

**Fill in this information to identify the case:**

Debtor 1 MATTIE M DAVID

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 18-22880-GLT

**Form 4100R**

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of Creditor: Freedom Mortgage Corporation

Court claim no. (if known): 15

Last 4 digits of any number you use to identify the debtor's account: 8102

Property address: 54 Areford Blvd  
Number Street  
Uniontown, PA 15401  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_  
MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 16,473.43
1. Pursuant to the Stipulation filed on 01/06/2022, the post-petition delinquency from the forbearance period in the amount of \$15,179.70 was capitalized and shall be paid outside of the plan after the Debtor's case has ended
2. October 2023 - (1) payment in the amount of \$1,293.73
- b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 16,473.43

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

10/01/2023  
MM/DD/YYYY

Debtor1 MATTIE M DAVID  
First Middle Last

Case number (if known) 18-22880-GLT

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**


**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/Mario Hanyon Date 10/31/2023  
Signature

Print Mario Hanyon Title Attorney  
First Name Middle Name Last Name

Company Brock & Scott, PLLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 3825 Forrestgate Dr.  
Number Street  
Winston-Salem, NC 27103  
City State ZIP Code

Contact phone 844-856-6646 Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**  
*Pittsburgh Division*

IN RE:  
MATTIE M DAVID

Freedom Mortgage Corporation,  
Movant

vs.

MATTIE M DAVID ,  
Debtor  
and

Ronda J. Winnecour  
Respondent

Case No. 18-22880-GLT  
Chapter 13

Hearing Date: TBD

Hearing Time: TBD

Objection Date: TBD

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

I certify under penalty of perjury that on this day, I served or caused to be served the Response to Notice of Final Cure Payment on the parties at the addresses shown below or on the attached list.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was:

Via CM/ECF electronic notice:

Daniel R. White, Esq.  
18 Mill Street Square  
P.O. Box 2123  
Uniontown, PA 15401  
*Counsel for Debtor*

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
*Chapter 13 Trustee*

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
*US Trustee*

Via First Class Mail:

Mattie M David  
54 Areford Boulevard  
Uniontown, PA 15401  
*Debtor*

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, names and addresses of parties served by electronic notice will be listed under the heading "Via CM/ECF electronic notice" and those served by mail will be listed under the heading "Via First Class Mail".

EXECUTED ON: October 31, 2023

/s/Mario Hanyon

Andrew Spivack, PA Bar No. 84439  
Matthew Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
3825 Forrestgate Drive  
Winston Salem, NC 27103  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com

**PAWB Local Form 7 (07/13)**

Loan #:	
BK Case #:	1822880
Name:	David
BK Filed	7/20/2018

Date Received	Contractual Due Date	Post Petition Due Date	Pre	Payment Amount	Amount Due	Difference	Post Suspense	Pre Suspense	Fees	Contractual from Pre	Comments
						\$ -	\$ -	\$ -			Balance at Filing
12/3/2018		8/1/2018		\$ 2,927.10	\$ 1,219.11	\$ 1,707.99	\$ 1,707.99	\$ -			
12/3/2018		9/1/2018			\$ 1,219.11	\$ (1,219.11)	\$ 488.88	\$ -			
1/28/2019		10/1/2018		\$ 2,624.11	\$ 1,219.11	\$ 1,405.00	\$ 1,893.88	\$ -			
1/28/2019		11/1/2018			\$ 1,219.11	\$ (1,219.11)	\$ 674.77	\$ -			
3/28/2019		12/1/2018		\$ 1,219.73	\$ 1,225.65	\$ (5.92)	\$ 668.85	\$ -			
4/30/2019		1/1/2019		\$ 1,220.32	\$ 1,225.65	\$ (5.33)	\$ 663.52	\$ -			
5/29/2019				\$ 62.62		\$ 62.62	\$ 726.14	\$ -			
6/29/2019		2/1/2019		\$ 1,299.22	\$ 1,225.65	\$ 73.57	\$ 799.71	\$ -			
8/5/2019		3/1/2019		\$ 2,486.54	\$ 1,225.65	\$ 1,260.89	\$ 2,060.60	\$ -			
8/5/2019		4/1/2019			\$ 1,225.65	\$ (1,225.65)	\$ 834.95	\$ -			
8/31/2019		5/1/2019		\$ 1,012.64	\$ 1,225.65	\$ (213.01)	\$ 621.94	\$ -			
11/1/2019				\$ 430.22		\$ 430.22	\$ 1,052.16	\$ -			
1/8/2020		6/1/2019		\$ 1,208.09	\$ 1,225.65	\$ (17.56)	\$ 1,034.60	\$ -			
1/14/2020		7/1/2019		\$ 394.43	\$ 1,225.65	\$ (831.22)	\$ 203.38	\$ -			
1/31/2020		8/1/2019		\$ 1,600.16	\$ 1,225.65	\$ 374.51	\$ 577.89	\$ -			
1/31/2020						\$ -	\$ 577.89	\$ -			
3/5/2020		9/1/2019		\$ 718.83	\$ 1,225.65	\$ (506.82)	\$ 71.07	\$ -			
4/13/2020				\$ 725.18		\$ 725.18	\$ 796.25	\$ -			
5/13/2020		10/1/2019		\$ 753.27	\$ 1,225.65	\$ (472.38)	\$ 323.87	\$ -			
6/3/2020						\$ -	\$ 323.87	\$ -			
6/8/2020				\$ 882.15		\$ 882.15	\$ 1,206.02	\$ -			
8/24/2020		11/1/2019		\$ 890.22	\$ 1,225.65	\$ (335.43)	\$ 870.59	\$ -			
8/24/2020						\$ -	\$ 870.59	\$ -			
8/24/2020						\$ -	\$ 870.59	\$ -			
8/24/2020						\$ -	\$ 870.59	\$ -			
9/3/2020		12/1/2019		\$ 536.00	\$ 1,249.76	\$ (713.76)	\$ 156.83	\$ -			
10/15/2020		1/1/2020		\$ 1,343.97	\$ 1,249.76	\$ 94.21	\$ 251.04	\$ -			
11/12/2020		2/1/2020		\$ 1,459.29	\$ 1,249.76	\$ 209.53	\$ 460.57	\$ -			
12/4/2020				\$ 731.45		\$ 731.45	\$ 1,192.02	\$ -			
12/21/2020						\$ -	\$ 1,192.02	\$ -			
12/21/2020						\$ -	\$ 1,192.02	\$ -			
12/21/2020						\$ -	\$ 1,192.02	\$ -			
12/21/2020						\$ -	\$ 1,192.02	\$ -			
12/30/2020		3/1/2020		\$ 962.09	\$ 1,249.76	\$ (287.67)	\$ 904.35	\$ -			
1/13/2021						\$ -	\$ 904.35	\$ -			
1/29/2021		4/1/2020		\$ 918.02	\$ 1,249.76	\$ (331.74)	\$ 572.61	\$ -			
2/26/2021		5/1/2020		\$ 1,379.34	\$ 1,249.76	\$ 129.58	\$ 702.19	\$ -			
3/31/2021		6/1/2020		\$ 1,381.47	\$ 1,249.76	\$ 131.71	\$ 833.90	\$ -			
4/30/2021		7/1/2020		\$ 866.94	\$ 1,249.76	\$ (382.82)	\$ 451.08	\$ -			
6/2/2021		8/1/2020		\$ 2,133.98	\$ 1,249.76	\$ 884.22	\$ 1,335.30	\$ -			
6/2/2021						\$ -	\$ 1,335.30	\$ -			
8/5/2021		9/1/2021		\$ 1,387.40	\$ 1,310.29	\$ 77.11	\$ 1,412.41	\$ -			
9/2/2021		10/1/2021		\$ 2,047.71	\$ 1,310.29	\$ 737.42	\$ 2,149.83	\$ -			
9/2/2021						\$ -	\$ 2,149.83	\$ -			
2/21/2022		11/1/2021		\$ 4,474.39	\$ 1,310.29	\$ 3,164.10	\$ 5,313.93	\$ -			
2/21/2022		12/1/2021			\$ 1,395.42	\$ (1,395.42)	\$ 3,918.51	\$ -			
2/21/2022		1/1/2022			\$ 1,395.42	\$ (1,395.42)	\$ 2,523.09	\$ -			
2/21/2022		2/1/2022			\$ 1,395.42	\$ (1,395.42)	\$ 1,127.67	\$ -			
4/6/2022		3/1/2022		\$ 1,839.85	\$ 1,395.42	\$ 444.43	\$ 1,572.10	\$ -			
6/28/2022		4/1/2022		\$ 973.97	\$ 1,395.42	\$ (421.45)	\$ 1,150.65	\$ -			
7/21/2022		5/1/2022		\$ 777.37	\$ 1,395.42	\$ (618.05)	\$ 532.60	\$ -			
8/16/2022		6/1/2022		\$ 1,731.77	\$ 1,395.42	\$ 336.35	\$ 868.95	\$ -			
8/16/2022						\$ -	\$ 868.95	\$ -			
10/4/2022		7/1/2022		\$ 3,474.18	\$ 1,395.42	\$ 2,078.76	\$ 2,947.71	\$ -			
10/4/2022		8/1/2022			\$ 1,395.42	\$ (1,395.42)	\$ 1,552.29	\$ -			
10/31/2022		9/1/2022		\$ 1,760.59	\$ 1,395.42	\$ 365.17	\$ 1,917.46	\$ -			
10/31/2022		10/1/2022			\$ 1,395.42	\$ (1,395.42)	\$ 522.04	\$ -			
1/3/2023		11/1/2022		\$ 1,712.49	\$ 1,395.42	\$ 317.07	\$ 839.11	\$ -			
1/31/2023		12/1/2022		\$ 3,420.01	\$ 1,293.73	\$ 2,126.28	\$ 2,965.39	\$ -			
1/31/2023		1/1/2023			\$ 1,293.73	\$ (1,293.73)	\$ 1,671.66	\$ -			
4/4/2023		2/1/2023		\$ 3,422.17	\$ 1,293.73	\$ 2,128.44	\$ 3,800.10	\$ -			
4/4/2023		3/1/2023			\$ 1,293.73	\$ (1,293.73)	\$ 2,506.37	\$ -			
4/4/2023		4/1/2023			\$ 1,293.73	\$ (1,293.73)	\$ 1,212.64	\$ -			
6/2/2023		5/1/2023		\$ 3,045.11	\$ 1,293.73	\$ 1,751.38	\$ 2,964.02	\$ -			
6/2/2023		6/1/2023			\$ 1,293.73	\$ (1,293.73)	\$ 1,670.29	\$ -			
6/2/2023			\$ 757.81			\$ -	\$ 1,670.29	\$ 426.52		\$ 331.29	Escrow
7/5/2023		7/1/2023		\$ 1,293.73	\$ 1,293.73	\$ -	\$ 1,670.29	\$ 426.52			
7/5/2023			\$ 436.69			\$ -	\$ 1,670.29	\$ -		\$ 863.21	PMT
8/2/2023		8/1/2023		\$ 361.78	\$ 1,293.73	\$ (931.95)	\$ 738.34	\$ -			
8/2/2023						\$ -	\$ 738.34	\$ -			
10/27/2023		9/1/2023			\$ 738.34	\$ (738.34)	\$ -	\$ -			Admin Adj.